

## International real estate data

### Residential property prices

Annual change in %, at current prices

	2Q20	1Q20	2019	2018	2017	2016	2015
EU	4.7	5.2	4.3	4.7	4.7	4.7	2.7
BE	4.5	3.5	4.0	2.9	3.6	2.6	1.7
BG	2.9	4.7	6.0	6.6	8.7	7.0	2.8
CZ	7.7	8.6	9.2	8.6	11.7	7.2	4.0
DK	1.4	2.0	2.3	4.4	4.5	5.2	7.0
DE	6.6	7.1	5.8	6.6	6.1	7.5	4.7
EE	4.0	11.5	7.0	5.9	5.5	4.7	6.9
IE	0.4	1.0	2.3	10.2	10.9	7.5	11.5
GR	4.1	6.6	7.2	1.8	-1.0	-2.4	-5.0
ES	2.2	3.3	5.2	6.7	6.2	4.6	3.6
FR	5.5	4.9	3.3	3.0	3.1	1.0	-1.5
HR	8.3	9.1	9.0	6.1	3.8	0.9	-2.9
IT	3.4	1.7	-0.1	-0.6	-1.1	0.2	-3.8
CY	-2.9	1.1	3.7	1.8	2.2	0.3	-1.5
LV	1.6	8.8	9.0	9.6	8.8	8.5	-3.4
LT	7.0	6.2	6.8	7.3	8.9	5.4	3.7
LU	13.3	14.1	10.1	7.1	5.6	6.0	5.4
HU	-5.6	5.3	16.9	14.3	12.2	13.4	13.1
MT	3.4	5.5	6.1	5.8	5.3	5.4	5.8
NL	7.1	6.3	7.3	9.5	7.5	5.0	3.6
AT	6.9	7.7	5.8	4.7	5.3	8.5	4.9
PL	10.9	11.3	8.7	6.6	3.9	1.9	1.5
PT	7.8	10.3	9.6	10.3	9.2	7.1	3.1
RO	6.6	8.1	3.4	5.6	6.0	6.0	2.9
SI	5.2	4.7	6.7	8.7	8.3	3.3	0.8
SK	9.7	13.1	9.1	7.4	5.9	6.7	5.4
FI	0.5	1.4	1.0	1.0	1.6	0.8	0.0
SE	3.3	4.5	2.5	-0.9	6.6	8.2	13.1
UK	1.2	2.4	1.0	3.3	4.6	7.0	5.9

Annual change in %, at constant prices, deflated with the personal consumption expenditure deflator

	2Q20	1Q20	2019	2018	2017	2016	2015
EU	5.2	5.6	4.8	5.0	4.7	4.3	2.2
BE	4.0	2.6	2.5	1.0	1.7	1.2	0.8
BG	3.3	3.9	4.0	4.5	5.3	6.6	1.2
CZ	4.3	4.6	6.2	5.9	9.1	6.8	4.0
DK	1.4	1.3	1.5	3.5	3.5	5.1	6.6
DE	5.1	5.4	4.3	5.1	4.6	6.7	4.1
EE	5.6	10.1	4.4	2.1	1.8	3.7	7.3
IE	1.3	-1.2	0.0	7.8	9.8	7.2	10.8
GR	..	..	6.5	1.4	-1.5	-1.7	-3.3
ES	2.1	2.3	4.1	5.2	4.6	4.5	3.7
FR	4.6	3.9	2.3	1.3	2.3	0.8	-1.7
HR	8.6	7.8	8.1	4.6	2.9	2.0	-2.6
IT	3.4	1.3	-0.6	-1.5	-2.1	0.2	-4.0
CY	-1.1	0.0	2.6	0.1	1.3	2.2	1.0
LV	1.2	6.2	5.8	6.4	5.6	6.3	-2.8
LT	6.4	4.4	4.6	4.5	5.2	4.4	4.7
LU	12.8	12.3	8.0	4.8	3.7	5.7	5.3
HU	-8.1	0.9	12.0	10.7	8.6	12.3	12.5
MT	1.7	3.3	4.0	4.9	4.3	4.4	4.1
NL	5.2	4.4	4.8	7.1	6.1	4.4	3.4
AT	6.7	5.9	3.9	2.6	3.4	7.0	3.4
PL	7.8	6.7	6.7	4.9	1.8	2.3	2.7
PT	6.3	9.3	8.7	8.6	7.6	6.1	2.2
RO	3.4	6.0	-1.7	1.3	3.3	5.2	1.9
SI	5.1	3.6	5.3	6.6	6.6	3.6	1.4
SK	7.4	9.6	6.2	4.9	4.4	7.0	5.5
FI	0.5	0.5	0.0	-0.1	0.8	0.6	-0.5
SE	2.4	2.9	0.5	-3.3	4.8	7.3	12.0
UK	0.0	1.2	-0.3	0.6	3.1	5.5	5.9

Source: Eurostat, ECB. EU in changing composition.

### Residential construction investment

Annual change in %, at constant prices

	3Q20	2Q20	2019	2018	2017	2016	2015
EU	..	-11.5	2.9	3.5	4.7	5.3	0.5
BE	..	..	4.8	2.6	0.8	2.9	1.0
BG	..	-13.1	6.6	-2.2	19.2	102.1	-10.3
CZ	..	-0.3	7.1	5.3	10.6	5.3	15.6
DK	..	4.3	6.2	2.9	11.1	4.7	5.3
DE	..	1.9	4.0	3.0	0.6	5.0	-0.7
EE	..	3.2	11.5	-1.6	9.4	16.3	7.7
IE	..	-33.9	0.1	19.5	22.5	21.0	6.2
GR	..	35.2	0.4	22.6	-7.0	-11.7	-25.8
ES	-20.6	-28.7	4.1	12.4	13.4	8.9	-3.2
FR	-10.0	-27.5	1.8	2.3	6.1	2.8	-1.1
HR	..	..	..	..	..	..	..
IT	..	-26.6	3.3	1.7	1.1	0.1	-2.4
CY	..	-18.0	21.8	33.2	16.4	29.7	-4.5
LV	..	-11.4	-3.2	26.3	-0.2	-17.7	5.3
LT	..	-7.1	9.3	5.9	-4.6	6.8	14.9
LU	..	-35.8	-6.7	8.3	-7.4	4.1	8.8
HU	..	8.8	7.0	11.3	16.0	9.7	16.8
MT	..	-22.3	2.1	18.9	37.2	29.5	33.7
NL	..	-7.5	1.6	9.3	12.3	21.7	20.1
AT	..	-7.9	3.4	1.9	6.1	2.3	1.0
PL	..	-2.8	8.2	-7.3	-2.6	-2.9	-11.5
PT	..	3.6	0.3	6.6	8.7	6.3	1.0
RO	..	-4.7	19.6	-24.9	10.0	12.1	5.2
SI	..	-13.9	9.9	2.4	5.3	-0.8	0.7
SK	..	-5.8	0.7	9.5	2.9	24.3	-1.6
FI	..	2.1	-2.1	4.5	5.1	10.6	1.7
SE	..	3.0	-8.3	-6.4	7.1	9.8	15.8
UK	..	-43.4	0.1	5.1	9.2	3.9	5.3

### Number of residential building permits

Annual change in %

	3Q20	2Q20	2019	2018	2017	2016	2015
EU	..	-18.8	0.6	3.7	9.9	14.9	7.0
BE	..	-7.4	-10.7	23.7	-1.2	11.4	-16.1
BG	..	-29.9	-7.7	42.3	37.5	5.1	9.0
CZ	..	-0.1	19.8	3.4	18.0	4.2	10.0
DK	..	-23.7	-14.7	20.5	-1.2	29.6	39.7
DE	..	8.5	3.5	2.0	-2.1	15.6	7.2
EE	32.9	2.1	14.8	-11.3	30.8	7.7	41.8
IE	..	-29.2	38.3	40.1	30.2	22.3	76.1
GR	..	12.3	33.3	42.0	19.8	3.4	-4.4
ES	..	-48.9	12.7	24.3	24.8	23.7	8.2
FR	-13.5	-41.2	-3.7	-6.7	6.5	14.6	7.4
HR	..	-3.6	30.9	-6.0	34.9	33.1	-10.8
IT	..	..	0.1	5.4	16.3	3.9	-8.3
CY	..	-7.7	55.3	25.6	35.4	14.2	12.0
LV	..	10.8	0.1	17.1	17.3	22.0	-10.8
LT	..	-10.7	-7.1	2.6	-2.1	22.0	20.5
LU	..	30.7	-1.8	11.1	2.4	20.6	-31.4
HU	..	-41.8	-3.7	-3.2	21.5	157.1	29.3
MT	..	-62.3	-3.1	31.2	30.8	90.2	34.4
NL	..	14.9	-19.1	2.7	28.9	-2.3	36.0
AT	..	-11.2	12.5	-16.7	12.4	15.6	4.4
PL	..	-13.3	4.6	3.3	19.1	12.3	21.3
PT	..	-1.5	17.1	42.5	24.0	39.2	17.8
RO	7.4	-20.9	-0.3	2.6	7.7	-1.2	3.8
SI	3.6	-16.0	-10.3	16.6	7.0	9.2	0.7
SK	..	-16.4	-0.9	11.3	-8.7	14.7	23.3
FI	..	-18.7	-10.8	-10.1	19.4	26.2	5.8
SE	..	-3.4	-11.0	-16.9	8.8	23.4	31.7
UK	..	-21.2	-4.0	0.4	4.8	4.8	6.0

Source: Eurostat. EU27 excl. UK.

Note: Sources of international organizations are used in this area to facilitate comparison. This is why the data for Austria may deviate from the data disclosed in the section on Austria's property market.

## International real estate data

### Population growth

Annual change in %

	2019	2018	2017	2016	2015
EU	0.2	0.1	0.2	0.3	0.2
BE	0.5	0.4	0.4	0.7	0.5
BG	-0.7	-0.7	-0.7	-0.7	-0.6
CZ	0.4	0.3	0.2	0.1	0.2
DK	0.4	0.6	0.7	0.8	0.6
DE	0.3	0.3	0.4	1.2	0.5
EE	0.4	0.3	-0.0	0.1	-0.1
IE	1.5	1.0	1.2	1.0	0.9
GR	-0.2	-0.3	-0.1	-0.7	-0.6
ES	0.6	0.3	0.2	-0.0	-0.1
FR	0.1	0.2	0.3	0.3	0.4
HR	-0.7	-1.2	-0.9	-0.8	-0.5
IT	-0.2	-0.2	-0.1	-0.2	0.0
CY	1.3	1.1	0.8	0.2	-1.3
LV	-0.7	-0.8	-1.0	-0.9	-0.8
LT	-0.5	-1.4	-1.4	-1.1	-0.8
LU	2.0	1.9	2.5	2.4	2.4
HU	-0.1	-0.2	-0.3	-0.3	-0.2
MT	3.8	3.3	2.2	2.4	2.4
NL	0.6	0.6	0.6	0.5	0.4
AT	0.4	0.6	0.8	1.3	0.9
PL	-0.0	0.0	0.0	-0.1	-0.0
PT	-0.1	-0.2	-0.3	-0.3	-0.5
RO	-0.6	-0.6	-0.6	-0.6	-0.4
SI	0.7	0.0	0.1	0.1	0.1
SK	0.1	0.1	0.2	0.1	0.1
FI	0.1	0.2	0.3	0.3	0.4
SE	1.1	1.3	1.5	1.1	1.1
UK	0.6	0.7	0.7	0.8	0.8

### Home ownership ratio

Share of ownership in %

	2019	2018	2017	2016	2015
EU	69.8	69.9	70.0	70.1	70.2
BE	71.3	72.3	72.4	70.9	71.4
BG	84.1	83.6	82.9	82.3	82.3
CZ	78.6	78.7	78.5	78.2	78.0
DK	60.8	60.5	62.2	61.7	62.7
DE	51.1	51.5	51.4	51.7	51.9
EE	81.7	82.4	81.8	81.4	81.5
IE	..	70.3	69.5	69.5	69.6
GR	75.4	73.5	73.3	73.9	75.1
ES	76.2	76.3	77.1	77.8	78.2
FR	..	65.1	64.4	64.9	64.1
HR	89.7	90.1	90.5	90.0	90.3
IT	..	72.4	72.4	72.3	72.9
CY	67.9	70.1	70.7	72.5	73.0
LV	80.2	81.6	81.5	80.9	80.2
LT	90.3	89.9	89.7	90.3	89.4
LU	70.9	71.2	74.7	73.9	73.2
HU	91.7	86.0	85.2	86.3	86.3
MT	79.8	81.6	81.3	81.4	80.4
NL	68.9	68.9	69.4	69.0	67.8
AT	55.2	55.4	55.0	55.0	55.7
PL	84.2	84.0	84.2	83.4	83.7
PT	73.9	74.5	74.7	75.2	74.8
RO	95.8	96.4	96.8	96.0	96.4
SI	74.8	75.1	75.6	75.1	76.2
SK	..	91.3	90.1	89.5	89.3
FI	71.1	71.6	71.4	71.6	72.7
SE	63.6	64.1	65.2	65.2	66.2
UK	..	65.2	65.0	63.4	63.5

Source: Eurostat, EU27 excl. UK.

### Property price-to-income ratio

Index

	2Q20	1Q20	2019	2018	2017	2016	2015
EU	..	..	..	..	..	..	..
BE	108.5	102.8	100.5	100.4	100.2	100.1	100.0
BG	..	..	..	..	..	..	..
CZ	123.2	116.1	114.3	110.6	108.2	103.7	100.0
DK	105.0	103.8	104.7	104.6	102.6	100.9	100.0
DE	121.8	119.3	114.6	111.4	107.9	104.7	100.0
EE	96.0	98.5	93.0	95.4	98.3	102.5	100.0
IE	111.7	107.3	111.8	115.6	108.5	103.7	100.0
GR	103.8	104.1	98.0	95.3	96.6	99.3	100.0
ES	123.9	113.2	113.2	109.4	105.2	102.0	100.0
FR	109.0	104.8	101.8	100.8	100.4	99.5	100.0
HR	..	..	..	..	..	..	..
IT	101.6	93.6	92.0	93.2	95.5	98.8	100.0
CY	..	..	..	..	..	..	..
LV	112.9	111.6	110.1	105.0	103.8	101.7	100.0
LT	102.3	104.5	96.0	99.2	99.5	96.7	100.0
LU	134.8	125.4	117.9	111.1	107.3	106.4	100.0
HU	118.2	121.3	125.3	114.9	111.4	107.3	100.0
MT	..	..	..	..	..	..	..
NL	122.4	121.0	118.6	114.0	108.3	102.5	100.0
AT	118.4	119.7	113.1	109.8	108.0	105.5	100.0
PL	101.4	97.1	96.3	96.6	95.0	96.5	100.0
PT	128.6	126.6	122.5	115.9	109.4	103.1	100.0
RO	..	..	..	..	..	..	..
SI	112.8	106.9	106.3	104.6	101.9	98.8	100.0
SK	121.2	112.0	109.1	104.1	104.2	103.4	100.0
FI	94.4	93.4	95.4	97.1	98.9	99.3	100.0
SE	114.3	107.6	105.8	107.9	111.2	105.2	100.0
UK	112.0	108.0	107.3	108.4	109.2	105.9	100.0

### Property price-to-rent ratio

Index

	2Q20	1Q20	2019	2018	2017	2016	2015
EU	..	..	..	..	..	..	..
BE	110.3	109.3	109.2	106.1	104.3	101.7	100.0
BG	..	..	..	..	..	..	..
CZ	132.8	131.6	128.5	122.1	115.8	105.9	100.0
DK	112.2	112.4	111.8	109.9	106.2	103.3	100.0
DE	127.3	126.1	121.9	116.9	111.3	106.3	100.0
EE	106.6	100.1	95.8	96.0	96.7	98.3	100.0
IE	115.3	114.0	115.5	118.0	111.8	104.7	100.0
GR	114.1	118.9	114.5	106.7	101.4	100.2	100.0
ES	121.9	122.2	120.9	116.7	110.7	104.7	100.0
FR	115.3	113.6	110.0	106.9	103.4	100.6	100.0
HR	..	..	..	..	..	..	..
IT	100.5	98.6	97.4	97.8	98.7	99.9	100.0
CY	..	..	..	..	..	..	..
LV	138.4	132.7	131.5	126.3	120.1	110.0	100.0
LT	108.0	106.6	104.0	104.8	103.3	95.2	100.0
LU	140.2	135.9	126.0	116.0	109.7	105.1	100.0
HU	124.4	131.3	136.6	127.7	117.4	107.8	100.0
MT	..	..	..	..	..	..	..
NL	127.4	125.1	122.2	116.7	108.7	102.9	100.0
AT	113.8	113.4	110.4	107.5	106.5	105.3	100.0
PL	112.3	111.1	107.7	104.0	101.4	100.5	100.0
PT	137.2	137.1	131.0	123.3	113.9	105.3	100.0
RO	..	..	..	..	..	..	..
SI	116.3	111.3	109.5	106.9	104.5	101.6	100.0
SK	139.1	140.3	130.5	120.3	112.4	106.4	100.0
FI	95.6	96.2	96.3	97.3	98.1	98.5	100.0
SE	119.8	118.0	115.4	114.7	115.5	107.5	100.0
UK	112.7	113.6	112.3	112.0	108.9	105.2	100.0

Source: OECD.

Note: Sources of international organizations are used in this area to facilitate comparison. This is why the data for Austria may deviate from the data disclosed in the section on Austria's property market.

## International real estate data

### Housing loans<sup>1,2</sup>

Annual change in %

	3Q20	2Q20	2019	2018	2017	2016	2015
EU	..	..	..	..	..	..	..
BE	12.0	11.2	7.6	9.0	5.6	9.5	13.0
BG	12.8	13.7	15.1	12.5	9.5	3.1	-0.5
CZ	7.6	7.1	6.6	8.6	9.1	9.2	8.2
DK	2.1	2.2	2.4	1.7	1.2	1.3	1.6
DE	6.2	5.9	5.4	4.6	4.0	3.7	3.5
EE	6.1	6.4	7.0	7.1	6.9	5.5	4.5
IE	-1.3	-0.6	2.0	4.0	2.7	-4.2	-1.1
GR	-2.9	-5.2	-5.5	-2.9	-3.1	-3.5	-3.5
ES	-1.6	-2.1	-1.3	-1.4	-2.3	-2.8	-4.2
FR	7.0	6.5	6.1	6.3	5.7	4.9	3.2
HR	8.8	7.6	6.5	2.9	2.7	-2.1	-1.9
IT	1.0	0.9	1.1	1.7	2.1	1.7	0.4
CY	2.7	1.2	0.1	-0.7	-0.7	-0.9	-2.9
LV	-0.4	1.8	2.1	0.9	0.1	-0.5	-3.4
LT	9.3	9.4	8.7	8.7	8.6	7.2	3.5
LU	9.4	8.3	8.4	8.4	8.4	7.2	6.9
HU	9.5	8.6	9.3	10.9	4.8	-0.7	-10.3
MT	7.3	7.5	10.0	8.7	7.6	7.7	8.7
NL	1.8	2.1	2.3	-1.7	3.4	3.5	5.5
AT	5.9	5.5	6.1	4.4	4.7	4.4	4.5
PL	5.2	6.2	6.4	5.3	2.6	2.9	4.5
PT	2.0	1.5	1.0	0.4	-1.2	-2.3	-3.8
RO	9.8	10.1	9.6	12.9	13.2	13.4	15.5
SI	4.4	4.3	5.5	4.3	5.4	4.2	1.8
SK	9.2	9.6	9.8	11.5	12.8	14.4	13.8
FI	2.9	2.6	2.7	1.6	2.2	2.3	2.5
SE	5.6	5.6	5.2	5.6	7.3	7.6	8.5
UK	2.7	2.9	3.5	3.4	4.3	4.0	3.3

### Housing loans<sup>1,3</sup>

Share of GDP in %

	3Q20	2Q20	2019	2018	2017	2016	2015
EU	..	..	..	..	..	..	..
BE	..	39.5	36.2	34.8	33.0	32.3	30.5
BG	..	9.5	9.0	8.6	8.2	8.1	8.4
CZ	..	23.6	23.4	23.0	23.2	22.1	21.3
DK	..	98.4	96.4	97.7	99.0	101.9	104.1
DE	40.5	39.4	37.6	36.5	35.9	35.8	35.7
EE	..	30.1	28.8	29.2	29.7	30.3	30.4
IE	..	20.4	21.5	23.3	24.9	27.1	29.3
GR	..	27.9	28.5	31.4	33.0	35.0	38.2
ES	44.0	43.1	41.0	43.1	44.9	48.1	51.2
FR	50.5	48.7	45.4	43.9	42.5	41.4	40.2
HR	..	15.1	14.2	14.0	14.4	14.9	17.3
IT	..	22.8	21.4	21.4	21.6	21.8	21.9
CY	..	39.5	38.6	40.5	55.3	60.8	65.2
LV	..	14.2	13.7	14.1	16.2	17.4	18.3
LT	18.3	17.9	17.2	17.1	17.0	16.9	16.5
LU	..	53.9	52.0	50.7	49.5	47.3	46.5
HU	..	7.6	7.5	7.7	7.7	8.2	8.4
MT	..	42.9	40.8	39.6	39.1	39.9	39.1
NL	..	61.6	60.4	61.8	65.2	65.7	59.9
AT	..	30.6	29.5	28.6	28.4	27.6	27.5
PL	..	20.0	19.8	19.7	20.2	20.9	20.5
PT	..	45.3	43.5	45.3	47.6	50.7	54.4
RO	..	7.9	7.6	7.7	7.6	7.6	7.2
SI	..	14.2	13.6	13.6	13.9	14.1	14.2
SK	..	35.4	33.0	31.6	30.0	27.8	24.7
FI	..	42.6	41.7	41.8	42.5	43.2	43.5
SE	..	72.1	69.5	67.9	65.7	65.1	64.3
UK	..	58.4	60.2	57.6	57.6	55.5	57.3

Source: ECB.

Note: Sources of international organizations are used in this area to facilitate comparison. This is why the data for Austria may deviate from the data disclosed in the section on Austria's property market.

1) Housing loans are defined as housing loans to the household sector.

2) Annual change of the index of notional stocks; annual and quarterly figures are based on the latest end-of-month data for the respective period. The data refer to domestic lending in all currencies (foreign currency loans have been converted into euro).

3) Domestic lending in all currencies, as converted into euro; amount of loans outstanding at period-end in % of GDP of the previous year or of the previous four quarters.

### Housing loans<sup>1,2</sup> – new business (excluding renegotiated loans)

Annual change in %

	3Q20	2Q20	2019	2018	2017	2016	2015
EU	..	..	..	..	..	..	..
BE	-11.1	-17.8	18.9	3.7	-12.6	6.1	-8.6
BG	..	..	..	..	..	..	..
CZ	34.8	15.6	-18.3	7.0	5.1	11.4	42.8
DK	..	..	..	..	..	..	..
DE	-3.2	-0.8	13.1	7.5	0.0	-3.2	4.0
EE	-9.8	-41.4	7.7	3.3	17.4	10.0	22.9
IE	-28.9	-37.5	10.1	19.9	31.5	13.1	-12.2
GR	..	..	..	7.0	..	..	..
ES	17.4	-31.6	2.3	13.2	17.4	17.4	24.5
FR	-1.9	-12.9	14.1	3.6	15.9	38.2	-0.5
HR	-0.9	23.5	27.6	-28.5	-13.7	270.0	213.4
IT	12.3	-1.2	-3.8	0.3	-2.9	23.6	19.5
CY	-0.5	-41.2	0.3	19.9	33.1	102.6	48.9
LV	11.7	-34.8	-5.5	7.4	8.4	36.6	8.1
LT	2.9	-21.3	2.5	9.7	12.1	51.4	101.1
LU	37.1	-0.3	5.6	7.9	17.9	9.7	..
HU	10.8	-20.2	5.2	33.9	35.6	29.8	27.6
MT	..	..	..	..	..	..	..
NL	10.4	13.2	4.2	-0.7	16.3	19.8	71.2
AT	31.2	15.0	13.4	6.0	18.6	-0.8	10.4
PL	-4.8	-11.2	7.0	10.5	11.1	-0.6	7.6
PT	4.4	-3.2	10.3	19.6	41.4	39.2	21.3
RO	4.5	-2.1	4.5	-12.0	34.8	-1.0	..
SI	18.4	68.6	4.8	-4.2	5.7	19.6	35.9
SK	-4.7	1.8	0.6	9.6	-6.2	34.4	2.2
FI	7.5	-6.8	0.7	3.4	1.6	7.8	6.8
SE	..	..	..	..	..	..	..
UK	..	..	..	..	..	..	..

### Share of variable rate housing loans<sup>1</sup> in new business<sup>3</sup>

%

	3Q20	2Q20	2019	2018	2017	2016	2015
EU	..	..	..	..	..	..	..
BE	4.8	6.0	5.8	11.2	6.4	3.8	3.2
BG	98.1	98.3	99.1	98.7	98.9	97.7	96.7
CZ	3.3	2.2	3.4	4.0	3.7	5.1	5.8
DK	21.8	29.7	19.4	33.2	35.4	33.9	24.9
DE	10.3	11.1	11.0	11.8	11.4	12.0	12.4
EE	91.3	75.5	90.1	88.7	89.2	89.1	89.4
IE	21.4	24.9	26.9	39.0	49.5	65.4	66.0
GR	..	..	81.8	95.3	92.1	..	..
ES	35.5	38.6	35.5	36.3	42.4	46.3	62.9
FR	2.4	2.3	2.4	2.5	1.5	2.0	3.1
HR	13.7	17.7	5.6	8.4	23.6	33.0	71.7
IT	17.4	19.2	27.7	33.2	33.0	37.4	45.4
CY	92.1	91.3	93.2	95.8	98.1	96.3	93.6
LV	93.5	92.7	95.9	95.6	93.8	90.6	91.9
LT	97.2	96.1	98.4	97.4	91.1	85.8	87.9
LU	35.2	32.1	38.6	46.9	42.3	45.0	52.1
HU	1.1	1.1	3.0	15.4	39.7	42.7	46.6
MT	64.0	102.8	40.5	63.0	69.1	71.3	75.5
NL	14.3	12.5	18.5	16.2	13.5	13.5	14.0
AT	36.7	39.0	43.6	43.5	51.9	63.5	76.3
PL	94.0	89.9	100.0	100.0	100.0	99.9	100.0
PT	70.7	71.0	70.7	65.1	60.2	65.7	91.7
RO	67.9	73.8	77.4	74.1	79.9	91.8	80.1
SI	45.0	62.4	52.9	47.9	45.3	59.0	77.4
SK	2.8	1.6	1.7	1.7	2.0	4.0	6.2
FI	98.1	97.7	98.0	98.0	97.4	97.0	96.6
SE	58.5	63.7	66.8	77.0	72.5	..	..
UK	9.1	10.3	7.1	7.1	11.3	16.0	15.7

Note: ECB.

Note: Sources of international organizations are used in this area to facilitate comparison. This is why the data for Austria may deviate from the data disclosed in the section on Austria's property market.

1) Housing loans are defined as housing loans to the household sector.

2) Denominated in the respective national currency (growth rates are based on the averages of the monthly data available for the relevant years or quarters).

3) New business is defined as actual new business and renegotiated loans; variable rate loans are defined as loans with an initial rate fixation period of up to one year; includes loans granted in the respective national currency; end-of-period figures are calculated from the monthly data available for the relevant periods.

## International real estate data

### Housing loans<sup>1</sup> in % of disposable income<sup>2</sup>

%	2019	2018	2017	2016	2015
EU	..	..	..	..	..
BE	67.0	64.9	61.5	60.4	56.8
BG	..	..	14.2	14.0	14.3
CZ	46.3	45.4	46.2	44.3	42.7
DK	212.5	213.9	217.8	222.7	229.9
DE	65.8	64.1	63.4	62.8	62.7
EE	54.6	56.3	57.6	59.4	57.7
IE	69.0	73.7	75.8	79.8	87.7
GR	46.0	51.7	54.5	58.1	62.3
ES	69.9	72.7	75.4	79.8	84.4
FR	76.8	74.5	72.1	70.1	68.2
HR	24.1	23.8	24.6	25.3	29.1
IT	34.8	34.9	35.2	35.3	35.1
CY	62.8	65.8	89.8	98.7	106.2
LV	24.7	25.0	28.6	30.5	32.9
LT	28.6	29.1	28.7	27.5	27.7
LU	..	143.7	139.8	138.1	131.6
HU	14.4	14.3	14.4	15.2	16.0
MT	..	..	..	..	..
NL	133.3	135.3	142.3	141.0	129.1
AT	52.7	51.2	50.5	49.1	49.0
PL	..	34.6	34.8	35.6	35.6
PT	69.5	72.3	75.3	78.4	83.9
RO	12.8	12.9	12.6	12.8	12.4
SI	24.6	24.7	25.1	25.2	25.5
SK	56.7	54.0	52.9	49.4	44.9
FI	79.1	79.4	80.5	80.5	80.1
SE	142.1	140.6	136.2	133.6	133.2
UK	95.5	91.0	92.0	87.2	88.2

### Number of housing<sup>3</sup> transactions

Per 1,000 inhabitants	2018	2017	2016	2015	2014
EU	..	..	10.6	11.6	10.9
BE	..	11.1	10.4	9.4	12.1
BG	..	..	..	..	..
CZ	..	..	..	..	..
DK	..	..	12.9	13.0	11.1
DE	..	..	..	..	..
EE	19.6	19.7	18.2	17.8	16.4
IE	..	..	..	6.9	6.9
GR	..	..	5.6	5.0	4.0
ES	..	11.4	9.9	8.6	7.9
FR	..	14.5	12.7	12.0	10.5
HR	..	0.6	0.7	0.4	0.6
IT	..	..	8.8	7.4	6.9
CY	..	..	..	..	..
LV	10.3	10.3	10.5	9.0	9.2
LT	..	11.5	11.1	9.7	10.4
LU	..	18.1	16.7	16.5	17.1
HU	..	..	..	12.1	11.5
MT	..	14.2	14.3	14.2	14.0
NL	..	..	0.0	0.0	0.0
AT	8.9	8.4	8.2	7.8	6.8
PL	..	5.0	4.6	4.2	3.1
PT	..	14.9	12.3	10.3	8.1
RO	..	..	..	..	..
SI	..	..	..	..	..
SK	..	..	..	..	..
FI	..	..	13.6	14.3	13.5
SE	15.5	16.5	16.3	17.3	16.5
UK	..	..	..	19.0	18.9

Source: ECB, Eurostat. EU28 incl. UK.

Note: Sources of international organizations are used in this area to facilitate comparison. This is why the data for Austria may deviate from the data disclosed in the section on Austria's property market.

1) Housing loans are defined as housing loans to the household sector.

2) Domestic lending in all currencies; year-end loan stocks in % of net disposable income. The figures refer to the share of the household sector in %.

3) Property acquired by households.